REAL ESTATE

Real estate is unique and irreplacible

Felix-chan

Real estate problems vs blockchain applications

-Lack of transparency

-lack of liquidity

-barriers to entry

-fractional ownership/tokenization

-paperwork,detailing

HOW WILL MORTGAGE FINANCE WORK IN THIS LANDSCAPE

REIT- real estate investment Trusts- offers more diversifications and makes you trust managers of these funds.. u cant invest in some hoods

Getting loans on property

Proof of ownership

Defi mortgage collateralized-you can use token as collateral

Fractional Nfts - property to have multiple owners

Splitting property token into 2 tokens - one representing ownership then the other occupancy rights

Ownership token can be fractionalized or traded as the owner pleases ..owners will get cash flow from rent or appreciation

Occupancy token holder will have the right to live in the property .. he will pay rent monthly to a smart contract which will distribute rent to owners .. if occupant doesn’t pay the token will be seized and occupant will be evicted via court order..occupant will also lock a security deposit in to a smart contract incase of any damages… taxes will be taken from owners wallet

What can be added to facilitate and ease the law